

REMARKS

Applicant respectfully requests reconsideration and allowance of the subject application. Claim 1 has been amended hereby.

Interview

Applicant's representative greatly appreciates the Examiner's time taken during the interview of December 10, 2008. Independent claim 1, as amended hereby, was discussed during the interview. The Examiner agreed that it appears the current art grounds rejection does not render the subject matter of claim 1, as amended, obvious.

Rejections Under 35 U.S.C. § 103

Claims 1-8, 10-12, 14, 15, 17-24, 27-29, 34-38, 40, 41, 43 and 45-48 stand rejected under 35 U.S.C. §103(a) as being obvious in view of U.S. Patent Publication No. 20020099586 to Bladen et al. (hereinafter "Bladen"), U.S. Patent Publication No. 20020099586 to Smith (hereinafter "Smith") and U.S. Patent No. 6,785,728 to Schneider et al. (hereinafter "Schneider"). This rejection is respectfully traversed.

Amended claim 1 of the present Application recites:

A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access, the graphics interface further for providing *drill-down linkage between high level summary and low level explanatory details based upon contributing factors to a risk quality rating, the contributing factors based on at least one recommendation associated with one of a plurality of facilities, the drill-down linkage enabling retrieval of lower-level interactive information*; and

means for generating email to alert authorized users to updates to the risk management information,

wherein the risk management information is segmented within the database for association with a plurality of companies having proprietary interest in, and authorized access to, one or more segments of the risk management information, and wherein the risk management information pertains to property risks associated with loss of existing property associated with a plurality of entities located at a plurality of respective facilities. (Emphasis added.)

The combination of relied upon citations does not render obvious at least a *"drill-down linkage between high level summary and low level explanatory details based upon contributing factors to a risk quality rating, the contributing factors based on at least one recommendation associated with one of a plurality of facilities, the drill-down linkage enabling retrieval of lower-level interactive information,"* as is recited in claim 1. (Emphasis added.)

The Office states that the Smith patent document discloses the emphasized subject matter of claim 1. However, as discussed in the Interview, Smith does not appear to disclose the subject matter. Accordingly, the combination does not render claim 1 obvious.

Therefore, for at least the foregoing reasons, the combination does not render the subject matter of claim 1 obvious and the rejection should be reconsidered and withdrawn.

The remaining claims depend from claim 1 and the rejections with regard to those claims should be withdrawn by virtue of the dependency. Moreover, the dependent claims recite features that, when taken together with those of claim 1, are not rendered obvious by Bladen, Smith and Schneider.

Conclusion

In accordance with the foregoing remarks, Applicant believes that the pending claims are allowable and the application is in condition for allowance. Therefore, a Notice of Allowance is respectfully requested. Should the Examiner have any further issues regarding this application, the Examiner is requested to contact the undersigned attorney at the provided email address.

Respectfully Submitted,

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